

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO**

**IN RE:** \* **CASE NO. 22-03468 (MAG)**  
\*  
**ARINED M ROSADO ORTIZ** \* **CHAPTER 13**  
\*  
**Debtor** \*  
\*  
\*\*\*\*\*

**MOTION SUBMITTING POST-CONFIRMATION MODIFICATION**  
**DATED AUGUST 13, 2024**

**TO THE HONORABLE COURT:**

**COMES NOW**, the above-named Debtor through the undersigned attorney and very respectfully prays, alleges and requests:

1. In the instant case, Debtor submits the post-confirmation modified plan dated August 13, 2024 to **modify §8 as per Trustee report filed at Docket #44**

**NOTICE**

Within twenty-one (21) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the motion will be deemed unopposed and may be granted unless: (1) the requested relief is forbidden by law; (2) the requested relief is against public policy; or (3) in the opinion of the court, the interest of justice requires otherwise. If you file a timely response, the court may – in its discretion – schedule a hearing. 9013-1(h)(1).

**WHEREFORE**, Debtor respectfully moves this Honorable Court to enter an order confirming the Post Confirmation Modification of the Chapter 13 Plan dated August 13, 2024.

**RESPECTFULLY SUBMITTED.**

**I HEREBY CERTIFY** that a true copy of this motion has been sent to: Chapter 13 Trustee, Jose R. Carrion, Esq., P.O. Box 9023884, San Juan, PR 00902-3884 and to all creditors as per Master Address List attached herein.

In Bayamón, Puerto Rico, this August 13, 2024.

*/s/ Roberto Pérez Obregón*  
**ROBERTO PÉREZ OBREGÓN**  
**PO BOX 9497**  
**BAYAMON PR 00960 8041**  
**TEL.: 787-787-9883**  
**U.S.D.C. #202003**  
**[elizabethalemany@msn.com](mailto:elizabethalemany@msn.com)**  
**[rperz23@msn.com](mailto:rperz23@msn.com)**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO, SAN JUAN DIVISION**

In Re:  
ARINED MARIE ROSADO ORTIZ  
xxx-xx-9090

Case No.: 2:22-bk-3468

Chapter 13

Check if this is a pre-confirmation amended plan

Check if this is a post confirmation amended plan  
Proposed by:

Debtor(s)

Trustee

Unsecured creditor(s)

Puerto Rico Local Form G

**Chapter 13 Plan dated August 13, 2024.**

If this is an amended plan, list below the sections of the plan that have been changed.

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## PART 1: Notices

**To Debtor(s):** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies*

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. The headings contained in this plan are inserted for reference purposes only and shall not affect the meaning or interpretation of this plan.

**If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court.** The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you must file a timely proof of claim in order to be paid under this plan, unless ordered otherwise.

If a claim is withdrawn by a creditor or amended to an amount less than the amount already disbursed under the plan on account of such claim: (1) The trustee is authorized to discontinue any further disbursements to related claim; (2) The sum allocated towards the payment of such creditor's claim shall be disbursed by the trustee to Debtor's remaining creditors. (3) If such creditor has received monies from the trustee (Disbursed Payments), the creditor shall return funds received in excess of the related claim to the trustee for distribution to Debtor's remaining creditors. (4) If Debtor has proposed a plan that repays his or her creditors in full, funds received in excess of the related claim shall be returned to the Debtor.

The following matters may be of particular importance. Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

<b>1.1</b>	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
<b>1.2</b>	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
<b>1.3</b>	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

## PART 2: Plan Payments and Length of Plan

**2.1 Debtor(s) will make payments to the trustee as follows:**

PMT Amount	Period(s)	Period(s) Totals	Comments
\$230.00	Months 1 through 58	\$13,340.00	

Debtor

ARINED MARIE ROSADO ORTIZ

Case number

2:22-bk-3468

\$310.00	Months 59 through 60	\$620.00	Additional funds in the amount of \$80 from maturity date of retirement loan
Subtotals	60 Months	\$13,960.00	

*Insert additional lines if needed*

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

#### 2.2 Regular payments to the trustee will be made from future income in the following manner:

*Check all that apply*

- Debtor(s) will make payments pursuant to a payroll deduction order.  
 Debtor(s) will make payments directly to the trustee.  
 Other (specify method of payment): \_\_\_\_\_

#### 2.3 Income tax refunds:

Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will comply with 11 U.S.C. § 1325(b)(2). If the Debtor(s) need(s) to use all or a portion of such "Tax Refunds," Debtor(s) shall seek court authorization prior to any use thereof.

#### 2.4 Additional payments:

*Check one.*

- None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

### PART3: Treatment of Secured Claims

#### 3.1 Maintenance of payments and cure of default, if any.

*Check one.*

- None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.  
 The Debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the Debtor(s), as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated, pro-rated unless a specific amount is provided below. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the Debtor(s).

Name of Creditor	Collateral	Current installment payments (including escrow)	Amount of arrearage (if any)	Interest rate on arrearage (if any)	Monthly PMT on arrearage	Estimated total payments by trustee
BANCO POPULAR	PERSONAL LOAN WITH RETIREMENT PLAN AS COLLATERAL MAT DATE DUE: <u>10/2027</u>	\$79.25	\$1.00			\$1.00

Disbursed by:  
 Trustee  
 Debtor(s)

*Insert additional claims as needed.*

#### 3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.

*Check one.*

**None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

### 3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

**None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

### 3.4 Lien Avoidance.

Check one.

**None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

### 3.5 Surrender of collateral.

Check one.

**None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

The Debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor(s) request that upon confirmation of this plan, the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of creditor	Collateral
ASOCIACION DE EMPLEADOS DEL ELA	Savings and Shares Account
COOP DE AH Y CR DE HATILLO	Shares Account
FREEDOM ROAD FINANCIAL	2021 DUKE 390 MOTORCYCLE ENGINE #MD2JPJ400MC286902

Insert additional claims as needed.

### 3.6 Pre-confirmation adequate protection monthly payments ("APMP") to be paid by the trustee.

Payments pursuant to 11 USC §1326(a)(1)(C):

Name of secured creditor	\$ Amount of APMP	Comments
MUEBLERIAS BERRIOS	15.00	

Insert additional claims as needed.

Pre-confirmation adequate protection payments made through the plan by the trustee are subject to the corresponding statutory fee.

### 3.7 Other secured claims modifications.

Check one.

**None.** If "None" is checked, the rest of § 3.7 need not be completed or reproduced.

Secured claims listed below shall be modified pursuant to 11 U.S.C. § 1322(b)(2) and/or § 1322(c)(2). Upon confirmation, the trustee shall pay the allowed claim as expressly modified by this section, at the annual interest rate and monthly payments described below. Any listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated, pro-rated unless a specific amount is provided below. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If no monthly payment amount is listed below, distribution will be prorated according to plan section 7.2.

Name of creditor	Claim ID#	Claim Amount	Modified interest rate	Modified term (Months)	Modified P&I	Property taxes (Escrow)	Property Insurance (Escrow)	Total monthly payment	Estimated total PMTs by trustee

Debtor	ARINED MARIE ROSADO ORTIZ						Case number	2:22-bk-3468	
Name of creditor	Claim ID#	Claim Amount	Modified interest rate	Modified term (Months)	Modified P&I	Property taxes (Escrow)	Property Insurance (Escrow)	Total monthly payment	Estimated total PMTs by trustee
MUEBLERIAS BERRIOS	4-1	\$7,139.88							\$7,139.88

To be paid in full 100%

Insert additional claims as needed.

## PART 4: Treatment of Fees and Priority Claims

### 4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

### 4.2 Trustee's fees

Trustee's fees are governed by statute and may vary during the term of the plan, nevertheless are estimated for confirmation purposes to be 10 % of all plan payments received by the trustee during the plan term.

### 4.3 Attorney's fees

Check one.

**Flat Fee:** Attorney for Debtor(s) elect to be compensated as a flat fee for their legal services, up to the plan confirmation, according to LBR 2016-1(f).

### OR

**Fee Application:** The attorneys' fees amount will be determined by the court, upon the approval of a detailed application for fees and expenses, filed not later than 14 days from the entry of the confirmation order.

Attorney's fees paid pre-petition:	\$ 400.00
Balance of attorney's fees to be paid under this plan are estimated to be:	\$ 3,600.00
If this is a post-confirmation amended plan, estimated attorney's fees:	\$ 500.00

### 4.4 Priority claims other than attorney's fees and those treated in §§ 4.5, 4.6

Check one.

**None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

The Trustee shall pay in full all allowed claims entitled to priority under §507, §1322(a)(2), estimated in \$368.49

Name of priority creditor DEPARTMENT OF TREASURY	Estimate amount of claim to be paid \$368.49
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Insert additional claims as needed.

### 4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

**None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

### 4.6 Post confirmation property insurance coverage

Check one.

**None.** If "None" is checked, the rest of § 4.6 need not be completed or reproduced.

**PART 5: Treatment of Nonpriority Unsecured Claims****5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid pro rata. If more than one option is checked, the option providing the largest payment will be effective.

*Check all that apply.*

- The sum of \$ \_\_\_\_.
- \_\_\_\_% of the total amount of these claims, an estimated payment of \$ \_\_\_\_.
- The funds remaining after disbursements have been made to all other creditors provided for in this plan.
- If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 0.00.

**5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.**

*Check one.*

- None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

**5.3 Other separately classified nonpriority unsecured claims.**

*Check one.*

- None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

**PART 6: Executory Contracts and Unexpired Leases****6.1** The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

*Check one.*

- None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**PART 7: Vesting of Property of the Estate & Plan Distribution Order****7.1 Property of the estate will vest in the Debtor(s) upon**

*Check the applicable box:*

- Plan confirmation.
- Entry of discharge.
- Other: \_\_\_\_\_

**7.2 Plan distribution by the trustee will be in the following order:**

(The numbers below reflect the order of distribution; the same number means prorated distribution among claims with the same number.)

1. Distribution on Adequate Protection Payments (Part 3, Section 3.6)
1. Distribution on Attorney's Fees (Part 4, Section 4.3)
1. Distribution on Secured Claims (Part 3, Section 3.1) – *Current contractual installment payments*
2. Distribution on Post Confirmation Property Insurance Coverage (Part 4, Section 4.6)
2. Distribution on Secured Claims (Part 3, Section 3.7)
2. Distribution on Secured Claims (Part 3, Section 3.1) – Arrearage payments
3. Distribution on Secured Claims (Part 3, Section 3.2)
3. Distribution on Secured Claims (Part 3, Section 3.3)
3. Distribution on Secured Claims (Part 3, Section 3.4)
3. Distribution on Unsecured Claims (Part 6, Section 6.1)
4. Distribution on Priority Claims (Part 4, Section 4.4)
5. Distribution on Priority Claims (Part 4, Section 4.5)
6. Distribution on Unsecured Claims (Part 5, Section 5.2)
6. Distribution on Unsecured Claims (Part 5, Section 5.3)

7. Distribution on General Unsecured claims (Part 5, Section 5.1)

Trustee's fees are disbursed before each of the distributions above described pursuant to 28 U.S.C. § 586(e)(2).

## **PART 8: Nonstandard Plan Provisions**

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### **8.1 Check "None" or list the nonstandard plan provisions**

**None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

*Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.*

**Each paragraph below must be numbered and labeled in boldface type, and with a heading stating the general subject matter of the paragraph.**

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

### **8.2 This Section modifies LBF-G, Part 2, Section 2.3: Income Tax Refunds to be used to fund the plan:**

Tax refunds will be devoted each year, as periodic payments, to fund the plan until the plan's completion. The tender of such payments shall deem the plan modified by such amount, increasing the base without the need of further Notice, Hearing or Court Order. If the Debtor(s) need(s) to the use all or portion of such "Tax Refunds", Debtor(s) shall seek Court's authorization prior to any use of funds

### **8.2 This Section modifies LBF-G, Part 2, Section 2.4: Additional Payments:**

At the time of filing of the instant case, Debtor is an employee of the Commonwealth of Puerto Rico government. If awarded any additional bonus, incentive or compensation, Debtor is to devote 50% of such monies to fund the Chapter 13 Plan, beginning in 2024 and throughout the commitment period of the plan. The tender of such payments shall deem the plan modified by such amount, increasing the base without the need of further Notice, Hearing or Court Order. If the Debtor(s) need(s) to the use all or portion of such bonus, incentive or compensation, Debtor(s) shall seek Court's authorization prior to any use of funds.

The terms of this provision are also applicable to any additional bonus, incentive or compensation received from any employer other than the Commonwealth of Puerto Rico.

### **8.3 This Section modifies LBF-G, Part 3, Sections 3.1; 3.3; 3.4 and 3.7: Retention of Lien**

The lien holder of any allowed secured claim, provided for by the plan, in its Part 3, will retain its lien according to the terms and conditions required by 11 USC 1325(a)(5)(B)(i)(I) & (II).

### **8.3 This Section modifies LBF-G, Part 3, Section 3.1: Other:**

Prior to this post confirmation plan, Trustee correctly disbursed the amount of \$267.76 to FreedomRoad Financial (Proof of Claim #1) per the confirmed plan. Trustee does not have to recover the \$267.76 from the creditor. With the treatment of such creditor in this post confirmation plan pursuant to Part 3.5, Trustee is not to make any further disbursements to this creditor unless filed as a deficiency.

*Insert additional lines as needed.*

## **PART 9: Signature(s)**

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/s/ ROBERTO PEREZ-OBREGON  
ROBERTO PEREZ-OBREGON 202003  
Signature of Attorney of Debtor(s)

Date August 13, 2024

/s/ ARINED M ROSADO ORTIZ  
ARINED MARIE ROSADO ORTIZ

Date August 13, 2024

**By filing this document, the attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in Local Form G (LBF-G), other than any nonstandard provisions included in Part 8.**

ARINED MARIE ROSADO ORTIZ PO BOX 1097 BOQUERON PR 00622	ARINED MARIE ROSADO ORTIZ PO BOX 1097 BOQUERON PR 00622	ROBERTO PEREZ-OBREGON DD7 COMERIO AVE BAYAMON PR 00960-9497
AFFIRM INC CROSS RIVER BANK 885 TEANECK ROAD TEANECK NJ 07666	AFFIRM INC 650 CALIFORNIA ST 12TH FLOOR SAN FRANCISCO CA 94108	AMERICAN EAGLE OUTFITTERS SYNCHRONY BANK PO BOX 960013 ORLANDO FL 32896-0013
AMERICAN EAGLE OUTFITTERS PO BOX 965004 ORLANDO FL 32896-5004	AMERICAN EAGLE OUTFITTERS PO BOX 530942 ATLANTA GA 30353-0942	ASOCIACION DE EMPLEADOS DEL ELA PO BOX 364508 SAN JUAN PR 00936-4508
ASOCIACION DE EMPLEADOS DEL ELA PO BOX 70290 SAN JUAN PR 00936-8290	ASSISTANT US ATTORNEY TORRE CHARDON SUITE 1201 350 AVE CARLOS CHARDON SAN JUAN PR 00918-2124	ATTORNEY GENERAL DEPT JUSTICE MAIN BLDG ROOM 5111 10TH AND PENNSYLVANIA AVE NW WASHINGTON DC 20530-0001
BANCO POPULAR PO BOX 70100 SAN JUAN PR 00936-8100	BANCO POPULAR DIVISION DE PRODUCTOS DE TARJETAS PO BOX 363228 SAN JUAN PR 00936-3228	BANCO POPULAR BANKRUPTCY DEPARTMENT PO BOX 366818 SAN JUAN PR 00936-6818
BANCO POPULAR PO BOX 362708 SAN JUAN PR 00936-2708	BANCO POPULAR BANKRUPTCY DEPARTMENT PO BOX 366818 SAN JUAN PR 00936-6818	BANCO POPULAR PO BOX 70127 SAN JUAN PR 00936-8127
BANCO POPULAR PO BOX 3228 SAN JUAN PR 00936	BANCO POPULAR DIVISION DE PRODUCTOS DE TARJETAS PO BOX SAN JUAN PR 00936-3228	BANCO POPULAR PO BOX 362708 SAN JUAN PR 00936-2708
BANCO POPULAR BANKRUPTCY DEPARTMENT PO BOX 366818 SAN JUAN PR 00936-6818	BANCO POPULAR PO BOX 70127 SAN JUAN PR 00936-8127	CAPITAL ONE PO BOX 85520 RICHMOND VA 23285-5520
CAPITAL ONE CUSTOMER SERVICES PO BOX 30256 SALT LAKE CITY UT 84130-0256	CAPITAL ONE PO BOX 30253 SALT LAKE CITY UT 84130-0253	CAPITAL ONE PO BOX 71083 CHARLOTTE NC 28272-1083
CAPITAL ONE PO BOX 85015 RICHMOND VA 23285-5015	CAPITAL ONE PO BOX 3120 MILWAUKEE WI 53201-3120	CAPITAL ONE PO BOX 30285 SALT LAKE CITY UT 84130-0285

CAPITAL ONE  
PO BOX 31293  
SALT LAKE CITY UT 84131

CAPITAL ONE  
PO BOX 70884  
CHARLOTTE NC 28272-0884

CAPITAL ONE BANK  
4125 WINDWARD PLZ  
ALPHARETTA GA 30005-8738

CITI CARDS  
CUSTOMER SERVICES PO BOX  
142319  
IRVING TX 75014-2319

CITI CARDS  
PO BOX 6241  
SIOUX FALLS SD 57117-6241

CITI CARDS  
PO BOX 6097  
SIOUX FALLS SD 57117-6097

CITI CARDS  
PO BOX 6189  
SIOUX FALLS SD 57117-6189

CITI CARDS  
PO BOX 9001016  
LOUISVILLE KY 40290-1016

CITI CARDS  
PO BOX 6497  
SIOUX FALLS SD 57117-6497

CITI CARDS  
PO BOX 6062  
SIOUX FALLS SD 57117-6062

CITI CARDS  
PO BOX 9001037  
LOUISVILLE KY 40290-1037

CITI CARDS  
PO BOX 6190  
SIOUX FALLS SD 57117-6190

CITI CARDS  
PO BOX 70166  
PHILADELPHIA PA 19176-0166

CITI CARDS  
PO BOX 790057  
SAINT LOUIS MO 63179-0057

CITI CARDS  
PO BOX 6004  
SIOUX FALLS SD 57117-6004

CITI CARDS  
PO BOX 6500  
SIOUX FALLS SD 57117

CITI CARDS  
BANKRUPTCY DEPARTMENT PO BOX  
6275  
SIOUX FALLS SD 57117-6275

CITI CARDS  
PO BOX 6217  
SIOUX FALLS SD 57117-6217

CITI CARDS  
CUSTOMER SERVICES PO BOX  
142319  
IRVING TX 75014-2319

CITI CARDS  
PO BOX 6241  
SIOUX FALLS SD 57117-6241

CITI CARDS  
PO BOX 6097  
SIOUX FALLS SD 57117-6097

CITI CARDS  
PO BOX 6189  
SIOUX FALLS SD 57117-6189

CITI CARDS  
PO BOX 9001016  
LOUISVILLE KY 40290-1016

CITI CARDS  
PO BOX 6497  
SIOUX FALLS SD 57117-6497

CITI CARDS  
PO BOX 6062  
SIOUX FALLS SD 57117-6062

CITI CARDS  
PO BOX 6190  
SIOUX FALLS SD 57117-6190

CITI CARDS  
PO BOX 9001037  
LOUISVILLE KY 40290-1037

CITI CARDS  
PO BOX 70166  
PHILADELPHIA PA 19176-0166

CITI CARDS  
PO BOX 790057  
SAINT LOUIS MO 63179-0057

CITI CARDS  
PO BOX 6004  
SIOUX FALLS SD 57117-6004

CITI CARDS  
PO BOX 6500  
SIOUX FALLS SD 57117

CITI CARDS  
BANKRUPTCY DEPARTMENT PO BOX  
6275  
SIOUX FALLS SD 57117-6275

CITI CARDS  
PO BOX 6217  
SIOUX FALLS SD 57117-6217

CITIBANK  
PO BOX 6191  
SIOUX FALLS SD 57117-6191

CITIBANK  
BANKRUPTCY DEPARTMENT PO BOX  
20363  
KANSAS CITY MO 64195

CITIBANK  
PO BOX 6191  
SIOUX FALLS SD 57117-6191

CITIBANK  
BANKRUPTCY DEPARTMENT PO BOX  
20363  
KANSAS CITY MO 64195

COOP DE AH Y CR DE HATILLO  
PO BOX 95  
HATILLO PR 00659-0095

COOP DE AH Y CR DE HATILLO  
AVE PABLO J AGUILAR 7  
HATILLO PR 00659

DEPARTMENT OF TREASURY  
BANKRUPTCY DEPT OFF 424B  
PO BOX 9024140  
SAN JUAN PR 00902-4140

DEPARTMENT OF TREASURY  
BANKRUPTCY DEPT OFF 424B  
PO BOX 9024140  
SAN JUAN PR 00902-4140

DEPARTMENT OF TREASURY  
INTERNAL REVENUE SERVICE  
PHILADELPHIA PA 19255-0001

FREEDOM ROAD FINANCIAL  
PO BOX 4597  
OAK BROOK IL 60522

FREEDOM ROAD FINANCIAL  
10605 DOUBLE R BLVD  
RENO NV 89521

HOME DEPOT CREDIT SERVICES  
CITIBANK PO BOX 70600  
PHILADELPHIA PA 19176-0600

HOME DEPOT CREDIT SERVICES  
PO BOX 9001010  
LOUISVILLE KY 40290-1010

HOME DEPOT CREDIT SERVICES  
PO BOX 790034  
SAINT LOUIS MO 63179-0034

HOME DEPOT CREDIT SERVICES  
PO BOX 6497  
SIOUX FALLS SD 57117-6497

HOME DEPOT CREDIT SERVICES  
STORE SUPPORT CENTER 2455  
PACES FERRY RD  
ATLANTA GA 30339

HOME DEPOT CREDIT SERVICES  
PO BOX 790393  
ST LOUIS MO 63179

HOME DEPOT CREDIT SERVICES  
PO BOX 790328  
SAINT LOUIS MO 63179-0328

HOSPITAL DE TRAUMA  
CENTRO MEDICO PO BOX 2129  
SAN JUAN PR 00922-2129

INTERNAL REVENUE SERVICE  
CITY VIEW PLAZA II  
48 CARR 165 STE 2000  
GUAYNABO PR 00968-8000

INTERNAL REVENUE SERVICE  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

MUEBLERIAS BERRIOS  
PO BOX 674  
CIDRA PR 00739-0674

PAYPAL CREDIT  
SYNCHRONY BANK PO BOX 960006  
ORLANDO FL 32896-0006

PAYPAL CREDIT  
PO BOX105658  
ATLANTA GA 30348-5658

PAYPAL CREDIT  
PO BOX 5138  
TIMONIUM MD 21094

PAYPAL CREDIT  
PO BOX 965004  
ORLANDO FL 32896-5004

PAYPAL CREDIT  
PO BOX 5018  
TIMONIUM MD 21094

PAYPAL CREDIT  
PO BOX 965004  
ORLANDO FL 32896-5004

PAYPAL CREDIT  
PO BOX 71202  
CHARLOTTE NC 28272-1202

PAYPAL CREDIT  
PO BOX 960080  
ORLANDO FL 32896-0080

PAYPAL CREDIT  
PO BOX 960006  
ORLANDO FL 32896-0006

PAYPAL CREDIT  
PO BOX 965005  
ORLANDO FL 32896-5005

PAYPAL CREDIT  
PO BOX 965003  
ORLANDO FL 32896-5003

PAYPAL CREDIT  
BANKRUPTCY DEPARTMENT PO BOX  
965064  
ORLANDO FL 32896-5064

PAYPAL CREDIT  
BANKRUPTCY DEPARTMENT PO BOX  
965060  
ORLANDO FL 32896-5060

RODRIGUEZ FERNANDEZ LAW OFF  
PSC  
PO BOX 71418  
SAN JUAN PR 00936-8518

SYNCHRONY BANK  
BANKRUPTCY DEPARTMENT PO BOX  
965060  
ORLANDO FL 32896-5060

SYNCHRONY BANK  
PO BOX 965003  
ORLANDO FL 32896-5003

SYNCHRONY BANK  
PO BOX 965005  
ORLANDO FL 32896-5005

SYNCHRONY BANK  
PO BOX 965033  
ORLANDO FL 32896-5033

SYNCHRONY BANK  
PO BOX 965035  
ORLANDO FL 32896-5035

SYNCHRONY BANK  
PO BOX 965023  
ORLANDO FL 32896-5023

SYNCHRONY BANK  
PO BOX 965024  
ORLANDO FL 32896-5024

SYNCHRONY BANK  
PO BOX 965064  
ORLANDO FL 32896-5064

SYNCHRONY BANK  
PO BOX 965036  
ORLANDO FL 32896-5036

SYNCHRONY BANK  
PO BOX 364788  
SAN JUAN PR 00936-4788

SYNCHRONY BANK  
BANKRUPTCY DEPARTMENT PO BOX  
965061  
ORLANDO FL 32896-5061

SYNCHRONY BANK  
PO BOX 965013  
ORLANDO FL 32896-5013

SYNCHRONY BANK  
PO BOX 965015  
ORLANDO FL 32896-5015

SYNCHRONY BANK  
PO BOX 965016  
ORLANDO FL 32896-5016

SYNCHRONY BANK  
PO BOX 965022  
ORLANDO FL 32896-5022

SYNCHRONY BANK  
PO BOX 960061  
ORLANDO FL 32896-0061

SYNCHRONY BANK  
PO BOX 960061  
ORLANDO FL 32896-0061

SYNCHRONY BANK  
BANKRUPTCY DEPARTMENT PO BOX  
965060  
ORLANDO FL 32896-5060

SYNCHRONY BANK  
PO BOX 965003  
ORLANDO FL 32896-5003

SYNCHRONY BANK  
PO BOX 965005  
ORLANDO FL 32896-5005

SYNCHRONY BANK  
PO BOX 965033  
ORLANDO FL 32896-5033

SYNCHRONY BANK  
PO BOX 965035  
ORLANDO FL 32896-5035

SYNCHRONY BANK  
PO BOX 965023  
ORLANDO FL 32896-5023

SYNCHRONY BANK  
PO BOX 965024  
ORLANDO FL 32896-5024

SYNCHRONY BANK  
PO BOX 965064  
ORLANDO FL 32896-5064

SYNCHRONY BANK  
PO BOX 965036  
ORLANDO FL 32896-5036

SYNCHRONY BANK  
PO BOX 364788  
SAN JUAN PR 00936-4788

SYNCHRONY BANK  
BANKRUPTCY DEPARTMENT PO BOX  
965061  
ORLANDO FL 32896-5061

SYNCHRONY BANK  
PO BOX 965013  
ORLANDO FL 32896-5013

SYNCHRONY BANK  
PO BOX 965015  
ORLANDO FL 32896-5015

SYNCHRONY BANK  
PO BOX 965016  
ORLANDO FL 32896-5016

SYNCHRONY BANK  
PO BOX 965022  
ORLANDO FL 32896-5022

SYNCHRONY BANK  
PO BOX 960061  
ORLANDO FL 32896-0061

WALMART  
CAPITAL ONE PO BOX 71087  
CHARLOTTE NC 28272-1087

WALMART  
PO BOX 530942  
ATLANTA GA 30353-0942

WALMART  
PO BOX 530927  
ATLANTA GA 30353-0927

WALMART  
PO BOX 965024  
ORLANDO FL 32896-5024

WALMART  
PO BOX 981064  
EL PASO TX 79998-1064

WALMART  
PO BOX 965023  
ORLANDO FL 32896-5023

WALMART  
PO BOX 965004  
ORLANDO FL 32896-5004

WALMART  
PO BOX 965022  
ORLANDO FL 32896-5022

WALMART  
PO BOX 4960 3680 PMB 725  
CAGUAS PR 00726

WALMART  
PO BOX 30281  
SALT LAKE CITY UT 84130-0281